

Information to identify the case:

Debtor 1	<u>Dawn M Bowers-Card</u>	Social Security number or ITIN	xxx-xx-3697
	First Name Middle Name Last Name	EIN	--"-----
Debtor 2	<u>Richard L Card Jr.</u>	Social Security number or ITIN	xxx-xx-6824
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--"-----
United States Bankruptcy Court District of New Jersey			
Case number:	24-13197-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn M Bowers-Card
aka Dawn Bowers-Slaton

Richard L Card Jr.

7/12/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dawn M Bowers-Card
Richard L Card, Jr.
Debtors

Case No. 24-13197-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 12, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dawn M Bowers-Card, Richard L Card, Jr., 3 Cemetary Road, Blairstown, NJ 07825-3002
520206583	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5611
520206586	+ CardioVascular Health Consultants PA, PO Box 1259 Dept #88679, Oaks, PA 19456-1259
520206588	Center for Family Services, 492 NJ 57, Washington, NJ 07882
520206591	+ City of Allentown EMS, 723 W Chew St, Philadelphia, PA 19178-0001
520206599	+ DELDOT, PO Box 4971, Trenton, NJ 08650-4971
520206601	+ DRJTBC, PO Box 4971, Trenton, NJ 08650-4971
520206602	+ Hunterdon Healthcare, 10604 Justin Drive, Urbandale, IA 50322-3755
520206605	Linebarger Goggan Blair & Sampson, LLP, PO Box 90128, Harrisburg, PA 17109-0128
520206609	+ Medtronic, 13019 Collection CenterDrive, Chicago, IL 60693-0130
520206614	NJ EZPASS, C/O RMCB, PO Box 1235, Elmsford, NY 10523-0935
520206616	+ PATPK, PO Box 645631, Pittsburgh, PA 15264-5254
520206619	Progressive Physicain Associates, PO Box 678398, Dallas, TX 75267-8398
520206627	+ Verve, PO Box 6812, Tampa, FL 33608-0812

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 12 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 12 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520206580	+ Email/Text: mreed@affcollections.com	Jul 12 2024 20:52:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
520206581	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 12 2024 21:03:09	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520206582	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jul 12 2024 20:50:00	Alliance Once Recievables Management, 4850 Street Road, Suite 300, Feasterville Trevoese, PA 19053-6643
520206584	+ EDI: CAPITALONE.COM	Jul 13 2024 00:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520206585	+ EDI: CAPONEAUTO.COM	Jul 13 2024 00:27:00	Capital One Auto, 7933 Preston Road, Plano, TX 75024-2359
520211872	+ EDI: AISACG.COM	Jul 13 2024 00:27:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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520206587	^ MEBN	Jul 12 2024 20:44:42	CareCentrix, PO Box 277947, Atlanta, GA 30384-7947
520206589	+ EDI: CITICORP	Jul 13 2024 00:27:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520206590	+ EDI: CITICORP	Jul 13 2024 00:27:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520206592	+ Email/Text: mediamanagers@clientservices.com	Jul 12 2024 20:50:00	Client Services, PO Box 1503, Saint Peters, MO 63376-0027
520206593	EDI: WFNNB.COM	Jul 13 2024 00:27:00	Comenity Bank, PO Box 659465, San Antonio, TX 78265-9465
520206594	EDI: PHINGENESIS	Jul 13 2024 00:27:00	Concora Credit, PO Box 84059, Columbus, GA 31908-4059
520206595	+ EDI: CCS.COM	Jul 13 2024 00:27:00	Credit Collections Service, PO Box 773, Needham Heights, MA 02494-0918
520206596	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 12 2024 21:03:02	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520206597	+ EDI: CRESCENTBANK.COM	Jul 13 2024 00:27:00	Crescent Bank, Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
520206598	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2024 20:51:00	Cross Country Mortgage, PO Box 818060, Cleveland, OH 44181-8060
520206600	+ EDI: PHINGENESIS	Jul 13 2024 00:27:00	DESTINY MASTERCARD, GENESIS FS CARD SERVICES, PO BOX 4477, Beaverton, OR 97076-4401
520206603	^ MEBN	Jul 12 2024 20:46:29	Klarna Credit, PO Box 206487, Dallas, TX 75320-6487
520206606	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2024 21:03:01	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520206611	Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2024 20:52:00	MIDLAND CREDIT MANAGEMENT, PO BOX 51319, Los Angeles, CA 90051-5619
520206613	Email/Text: ml-ebn@missionlane.com	Jul 12 2024 20:50:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520206607	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 12 2024 20:50:00	Medical Data Systems (MDS), 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
520206608	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 12 2024 20:50:00	Medical Revenue Services, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
520206610	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 12 2024 20:48:14	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
520206612	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2024 20:52:00	Midland Credit Managment, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
520206615	Email/Text: bcwrtoff@cablevision.com	Jul 12 2024 20:53:00	Optimum, 1111 Stewart Avenue, Bethpage, NY 11714-3581
520206618	EDI: PRA.COM	Jul 13 2024 00:27:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520206617	+ Email/Text: recovery@paypal.com	Jul 12 2024 20:50:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
520206620	Email/Text: accounting@recoveryrmg.com	Jul 12 2024 20:50:00	Receivable Management Group, 2901 Unibversity Avenue 29, Columbus, GA 31907
520206621	^ MEBN	Jul 12 2024 20:44:56	Revco Solutions, PO Box 163279, Columbus, OH

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			43216-3279
520206622	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 12 2024 20:50:00	SLPG Physician Group, c/o Medical Revenue Service, PO Box 1149, Sebring, FL 33871-1149
520206623	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 12 2024 20:50:00	SLUHN Warren, c/o Medical Revenue Service, PO Box 1149, Sebring, FL 33871-1149
520206624	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2024 20:52:00	T-Mobil, c/o Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
520206625	+ Email/Text: bankruptcydepartment@tsico.com	Jul 12 2024 20:52:00	TRANSWORLD SYS INC/33, PO BOX 15609, Wilmington, DE 19850-5609
520206626	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 12 2024 20:52:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520206604	##+	KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2024 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfbis.com
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren	on behalf of Joint Debtor Richard L Card Jr. joan@joanlaverylaw.com
Joan Sirkis Warren	on behalf of Debtor Dawn M Bowers-Card joan@joanlaverylaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5